



Announcement

Investor Presentation of the Group Financial Results for the six months ended 30 June 2022

Nicosia, 31 August 2022

Group Profile

The Bank of Cyprus Group is the leading banking and financial services group in Cyprus, providing a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. At 30 June 2022, the Bank of Cyprus Group operated through a total of 86 branches in Cyprus, of which 11 operated as cash offices. The Bank of Cyprus Group employed 3,422 staff worldwide**. The Bank of Cyprus Group comprises Bank of Cyprus Holdings Public Limited Company, its subsidiary Bank of Cyprus Public Company Limited and its subsidiaries.*

**The number of branches and cash offices were reduced by 15 and 7 respectively on 1 July 2022.*

*** The number of staff has been reduced by c.550 employees following the completion of a voluntary staff exit plan in July 2022.*



Further to today's announcement by Bank of Cyprus Holdings Public Limited Company (the 'Company') of the financial results of the Bank of Cyprus Group for the six months ended 30 June 2022 (the 'Results Announcement'), the Company confirms that it has uploaded an investor presentation (the 'Investor Presentation') to its website www.bankofcyprus.com (Group/Investor Relations).

Important Notice Regarding Additional Information Contained in the Investor Presentation

The Investor Presentation includes additional financial information not presented within the Results Announcement, primarily relating to (i) NPE analysis (movements by segments and customer type), (ii) rescheduled loans analysis, (iii) details of historic restructuring activity including REMU activity, (iv) Income statement by business line, (v) NIM and interest income analysis and (vi) Loan portfolio analysis in accordance with the three-stages model for impairment of IFRS 9, (vii) bond portfolio and (viii) ESG metrics.

Except in relation to any non-IFRS measure, the financial information contained in the Investor Presentation has been prepared in accordance with the Group's significant accounting policies as described in the Group's Annual Financial Report 2021 and as updated in the Interim Financial Report 2022.

The Investor Presentation should be read in conjunction with the information contained in the Results Announcement and neither the financial information in the Results Announcement nor in the Investor Presentation constitutes statutory financial statements prepared in accordance with International Financial Reporting Standards.

For further information, please contact Investor Relations at investors@bankofcyprus.com.